

TransUnion LLC 2 Baldwin Place, Crum Lynne, PA, 19022		Date: 06-15-2011 Control #: 23858211500401001N
FAX #:		FCRA Response Due Date: 07-10-2011
Account Number: 274000124054		Response Date:
Subscriber Code: Flagstar Bank/2525001		Response Code: 02:Modify account information as indicated

On the lines below, S indicates all Response elements are the Same as in the Request; U indicates all are Unknown; otherwise D indicates one or more are Different or Unknown

Request Data					Response Data				
Name:	SANDRA	J	BERRIOS		D	Name:	SANDRA		BERRIOS
Address:	7418 RHONDDA DR, LORTON, VA, 22079				D	Address:	7418 RHONDDA DR, LORTON, VA, 22079		
Prev. Name:					U	Prev. Name:			
Prev. Address:	7918 RHONDDA DR, LORTON, VA, 22079				U	Prev. Address:			
SSN:	226-37-0063				S	SSN:	226-37-0063		
DOB:	11-00-1969				U	DOB:			
Telephone Number:	(999) 642-2620				D	Telephone Number:	(571) 642-2620		
2 nd Prev. Address:	5121 COLUMBIA PI 22, ARLINGTON, VA, 22204								

Consumer Status/Comments:
 Dispute Code 1: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.
 Dispute Code 2:

FCRA Relevant Information:

Account Status	Pay. Rate	MOP	Cond./Cumm. Status	Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount
82				09-01-2006	\$310888	\$9844	\$312000		
84				09-19-2006	\$310888	\$10557	\$312000		

Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DODD
26		M	360	M	04-01-2011			\$712	1		12-01-2009
26		M	30	M	04-01-2011		02-01-2010	\$712	1		12-22-2009

Compliance Condition Code	SCC	Original Cr. Name	Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount

Agency ID	Sec. Marketing Agency Account #	Mortgage ID	Actual Payment	Portfolio Indicator	Purchased from/Sold to
01	17032701641000525				
01	1703270164	100052550120827976			

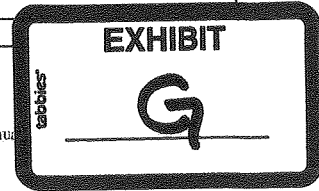
Remarks: DF Contact #:

Account History - Request												Response											
D	D	4	4	4	4	4	D	D	D	D	D	6	6	6	6	6	6	6	D	D	D	D	D
D	D	D	D	D	D	0	0	0	0	0	0	D	D	D	D	D	D	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	B	-	-	-	-	-	-	-	-	-	0	0	B	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1					Associated Consumer 2				
Name:					Name:				
Address:					Address:				
SSN:			DOB:		SSN:			DOB:	
Telephone Number:					Telephone Number:				
ECOA/Consumer Information Indicator: /					ECOA/Consumer Information Indicator: /				

Authorized Signature: ANGEL HALL Date: 06-16-2011 Tel#: (248) 312-6170

When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual to reflect changes noted above.



Experian
701 Experian Pkwy, Allen, TX, 75013Date: 06-21-2011
Control #: 2045279023001

FAX #:

FCRA Response Due Date: 07-22-2011

Account Number: 274000124054

Response Date:

Subscriber Code: Flagstar Bank/2880824

Response Code: 02:Modify account information as indicated

On the lines below, S indicates all Response elements are the Same as in the Request; U indicates all are Unknown; otherwise D indicates one or more are Different or Unknown

Request Data					Response Data					
Name:	SANDRA	J	BERRIOS	D	Name:	SANDRA	BERRIOS			
Address:	7418 RHONDDA DRIVE, LORTON, VA, 22079				D	Address: 7418 RHONDDA DR, LORTON, VA, 22079				
Prev. Name:				U	Prev. Name:					
Prev. Address:						Prev. Address:				
SSN:	226-37-0063				S	SSN:	226-37-0063			
DOB:	11-16-1969				S	DOB:	11-16-1969			
Telephone Number:					D	Telephone Number:	(571) 642-2620			
2 nd Prev. Address:										

Consumer Status/Comments:

Dispute Code 1: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.

Dispute Code 2:

FCRA Relevant Information:

RDCV LOAN MODIFICATION AGREEMENT DTD 9/9/09 AND RECEIPT OF PAYMENTS WHICH SHOWING THIS ACCT WAS NEVER DELINQUENT/CURR ACCT |||||ACT. DT.06/20/11|||||

Account Status	Pay. Rate	MOP	Cond./Cumm. Status	Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount		
84			OPEN/ DEL 180	09-19-2006	\$310888	\$10557	\$312000				
84				09-19-2006	\$310888	\$10557	\$312000				
Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CFI	FCRA DODD
26			002	M	06-16-2011		02-01-2010	\$712	1		
26		M	30	M	04-01-2011		02-01-2010	\$712	1		12-22-2009
Compliance Condition Code	SCC	Original Cr. Name	Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount				
XB											
Agency ID	Sec. Marketing Agency Account #	Mortgage ID	Actual Payment	Portfolio Indicator	Purchased from/Sold to						
		100052550120827976	\$411								
01	1703270164	100052550120827976									
Remarks:					DF Contact #:						

Account History - Request												Response											
6	6	6	6	6	6	6	6	D	D	D	D	6	6	6	6	6	6	6	D	D	D	D	D
D	D	D	D	D	D	0	0	0	0	0	0	D	D	D	D	D	D	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	-	-	-	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1					Associated Consumer 2				
Name:					Name:				
Address:					Address:				
SSN:		DOB:			SSN:		DOB:		
Telephone Number:					Telephone Number:				
ECOA/Consumer Information Indicator:	/				ECOA/Consumer Information Indicator:	/			

Authorized Signature: Abdul Numan
Date: 06-22-2011

Tel#: (248) 312-5819

When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.

FAX #:

Account Number: 274000124054

Subscriber Code: Flagstar Bank/168BB00847

Date: 07-20-2011

Control #: 99991201051478056

FCRA Response Due Date: 08-22-2011

Response Date:

Response Code: 02:Modify account information as indicated

On the lines below, S indicates all Response elements are the Same as in the Request; U indicates all are Unknown; otherwise D indicates one or more are Different or Unknown

Request Data

Name: SANDRA J BERRIOS D

Address: 7418 RHONDDA DR, LORTON, VA, 22079 S

Prev. Name: U

Prev. Address: 5121 COLUMBIA PIKE APT 22, ARLINGTON, VA, 22204 U

SSN: 226-37-0063 S

DOB: 11-16-1969 S

Telephone Number: (703) 372-2157 D

2nd Prev. Address: 3109 17TH RD S, ARLINGTON, VA, 22204

Consumer States/Comments:

Dispute Code 1: 024:Claims account closed by consumer. Verify Compliance Condition Code, Account Status, Date Closed, and Payment Rating.

Dispute Code 2: 106:Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.

FCRA Relevant Information:

Account Status	Pay. Rate	MOP	Cond./Cumm. Status	Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount
84		05		09-01-2006	\$310888	\$10557	\$312000		
84				09-19-2006	\$310888	\$10557	\$312000		

Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DOED
26		M	30	M	06-01-2011		02-01-2010	\$712	1		12-01-2009
26		M	30	M	07-21-2011		02-01-2010	\$712	1		

Compliance Condition Code	SCC	Original Cr. Name	Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount
XB							
XB							

Agency ID	Sec. Marketing Agency Account #	Mortgage ID	Actual Payment	Portfolio Indicator	Purchased from/Sold to
		100052550120827976	\$411		
01	1703270164	100052550120827976			

Remarks: FANNIE MAE ACCOUNT

DF Contact #:

Account History - Request

Response

-	6	6	6	6	6	6	6	D	D	D	D	D	6	6	6	6	6	6	6	D	D	D	D
D	D	D	D	D	D	D	D	0	0	0	0	0	D	D	D	D	D	D	D	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D	D	D	D	D	D	D	D	D	B	-	-	-	D	D	D	D	D	D	D	D	B	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1

Associated Consumer 2

Name:					Name:				
Address:					Address:				
SSN:		DOB:			SSN:		DOB:		
Telephone Number:					Telephone Number:				
ECOA/Consumer Information Indicator:	/				ECOA/Consumer Information Indicator:	/			

Authorized Signature: ANGEL HALL
Date: 07-21-2011

Tel#: (248) 312-6170

When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.

TransUnion LLC 2 Baldwin Place, Crum Lynne, PA, 19022		Date: 08-16-2011 Control #: 23858211501001001P
FAX #:		FCRA Response Due Date: 09-08-2011
Account Number: 274000124054		Response Date:
Subscriber Code: Flagstar Bank/2525001		Response Code: 02:Modify account information as indicated

On the lines below, S indicates all Response elements are the Same as in the Request; U indicates all are Unknown; otherwise D indicates one or more are Different or Unknown

Request Data					Response Data					
Name:	SANDRA	J	BERRIOS		D	Name:	SANDRA		BERRIOS	
Address: 7418 RHONDDA DR, LORTON, VA, 22079					D	Address: 7418 RHONDDA DR, LORTON, VA, 22079				
Prev. Name:					U	Prev. Name:				
Prev. Address: 7918 RHONDDA DR, LORTON, VA, 22079					U	Prev. Address:				
SSN: 226-37-0063					S	SSN: 226-37-0063				
DOB: 11-00-1969					D	DOB: 11-16-1969				
Telephone Number: (999) 642-2620					D	Telephone Number: (571) 642-2620				
2 nd Prev. Address: 5121 COLUMBIA PI 22, ARLINGTON, VA, 22204										

Consumer States/Comments:	
Dispute Code 1:	010: Settlement or partial payments accepted. Verify current Account Status, Payment Rating, Payment History Profile, and Current Balance.
Dispute Code 2:	106: Disputes present/previous Account Status/Payment History Profile/Payment Rating. Verify Payment History Profile, Account Status, and Payment Rating.

FCRA Relevant Information:	
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Account Status	Pay. Rate	MOP	Cond./Cumm. Status		Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount
82					09-01-2006	\$310888	\$10557	\$312000		
84					09-19-2006	\$310888	\$10557	\$312000		

Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DOD
26		M	360	M	07-01-2011			\$712	1		12-01-2009
26		M	30	M	07-21-2011		02-01-2010	\$712	1		

Compliance Condition Code	SCC	Original Cr. Name	Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount
XB							

Agency ID	Sec. Marketing Agency Account #	Mortgage ID	Actual Payment	Portfolio Indicator	Purchased from/Sold to
01	17032701641000525				
01	1703270164	100052550120827976			

Remarks: ACCT INFO DISPUTED BY CONSUMR DF Contact #:

Account History - Request												Response												
D	D	4	4	4	4	4	4	4	4	D	D	D	D	6	6	6	6	6	6	6	6	-	-	-
D	D	D	D	D	D	D	D	D	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
0	0	0	0	0	0	0	0	0	0	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
0	B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1					Associated Consumer 2				
Name:					Name:				
Address:					Address:				
SSN:					SSN:				
DOB:					DOB:				
Telephone Number:					Telephone Number:				
ECOA/Consumer Information Indicator: /					ECOA/Consumer Information Indicator: /				

Authorized Signature: Abdul Numan
Date: 08-18-2011

Tel#: (248) 312-5819

When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above.